

G.S. 150B-21.3A Report for 11 NCAC 12, LIFE AND HEALTH DIVISION

Agency - Department of Insurance

Comment Period - 01/04/2018 through 03/05/2018

Date Submitted to APO - Filled in by RRC staff

Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Implements or Conforms to Federal Regulation [150B-21.3A(e)]	Federal Regulation Citation
	SECTION .0100 - GENERAL ORGANIZATION AND FUNCTIONS	11 NCAC 12 .0101	GENERAL PROVISIONS	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
	SECTION .0200 - DESCRIPTIONS OF FORMS	11 NCAC 12 .0201	PRE-EXISTING CONDITIONS AND RENEWABLE AT COMPANY OPTION	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0204	NOTICE FOR REVISION OF RATES FOR NON-PROFIT SERVICE CORP	Amended Eff. April 8, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0208	MEDICARE AND MEDICAID - BUYER'S GUIDE	Eff. October 24, 1981	Necessary without substantive public interest	No	N/A
	SECTION .0300 - GENERAL PROVISIONS	11 NCAC 12 .0304	SEX DISCRIMINATION ON APPLICATIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0306	LIFE: HEALTH AND ACCIDENT COVERAGES: POLICY OUT OF STATE	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0309	APPLICATION: BYLAWS: RULES: PART OF THE POLICY CONTRACT	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0310	INDUSTRIAL INSURANCE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0312	ACCIDENTAL DEATH BENEFIT: INHALATION OF GAS: ETC	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0313	DISABILITY BENEFIT: CONFINEMENT INDOORS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0317	ORIGIN OF SICKNESS: DESCRIPTION	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0319	SUBROGATION PROHIBITED	Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0320	SOUND HEALTH SHALL BE DEFINED	Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0321	RATE FILING: HMO	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0322	REGULAR CARE AND ATTENDANCE OF A PHYSICIAN	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0323	COMPLICATION OF PREGNANCY	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0324	HIV AND AIDS DISCRIMINATION PROHIBITED	Amended Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0326	APPLICATION FOR INSURANCE REQUIRED	Amended Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0328	ELIGIBLE INDIVIDUAL COVERAGE	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0329	SUBMISSION REQUIREMENTS: FORM AND RATE FILINGS	Eff. July 1, 2006	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0330	NOTICE OF A CLOSED BLOCK OF INDIVIDUAL BUSINESS	Eff. July 1, 2006	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0331	HEALTH INSURANCE RISK POOL NOTICE LANGUAGE REQUIREMENTS	Eff. February 1, 2010	Unnecessary	No	N/A
		11 NCAC 12 .0332	REVIEW/AUDIT OF THIRD PARTY ADMINISTRATORS	Eff. July 1, 2010	Necessary without substantive public interest	No	N/A
	SECTION .0400 - LIFE: GENERAL NATURE	11 NCAC 12 .0403	TERMINATION OF LIFE INSURANCE: EMPLOYEE-EMPLOYER CONTRACTS	Amended Eff. April 8, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0404	APPLICATIONS WHICH FINANCE THE FIRST YEAR'S PREMIUM	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0405	LIFE INSURANCE: TOTAL AND PERMANENT DISABILITY BENEFITS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0406	GROUP LIFE INSURANCE: COLLECTION FEE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0407	GROUP LIFE INSURANCE: DEPENDENT BENEFIT	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0415	LIFE APPLICATION	Amended Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0416	LIFE APPLICATION: GUARANTEED ISSUE	Amended Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0419	FILING AND APPROVAL OF VARIABLE ANNUITY CONTRACTS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0420	APPROVAL OF CONTRACTS: ADDITIONAL INFORMATION REQUIRED	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0421	PREPARATION OF VARIABLE ANNUITY CONTRACT FILINGS	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0422	CONTRACTS PROVIDING FOR VARIABLE BENEFITS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0423	REQUIRED REPORTS ON VARIABLE ANNUITY BUSINESS	Amended Eff. July 18, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0424	LIFE INSURANCE ADVERTISING: DEFINITIONS	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0425	LIFE INSURANCE ADVERTISING: APPLICABILITY	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0426	LIFE INSURANCE ADVERTISING: FORM AND CONTENT	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0427	LIFE INSURANCE ADVERTISING: DISCLOSURE REQUIREMENTS	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0428	LIFE INSURANCE ADVERTISING: IDENTITY OF INSURER	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0429	LIFE INSURANCE ADVERTISING: LICENSING: STATUS OF INSURER	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0430	LIFE INSURANCE ADVERTISING: STATEMENTS ABOUT THE INSURER	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0431	LIFE INSURANCE ADVERTISING: ENFORCEMENT PROCEDURES	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0432	LIFE INSURANCE ADVERTISING: ADVERTISING EXPENSE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0433	LIFE INSURANCE ADVERTISING: PRIOR REVIEW OR PRIOR APPROVAL	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0434	VARIABLE LIFE INSURANCE: DEFINITIONS	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0435	QUALIFICATION OF INSURER TO ISSUE VARIABLE LIFE INSURANCE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0436	INSURANCE POLICY REQUIREMENTS	Amended Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0437	RESERVE LIABILITIES FOR VARIABLE LIFE INSURANCE	Amended Eff. April 8, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0438	SEPARATE ACCOUNTS	Amended Eff. April 8, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0439	INFORMATION FURNISHED TO APPLICANTS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0440	APPLICATIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0441	REPORTS TO POLICYHOLDERS	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0442	FOREIGN COMPANIES	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0443	QUALIFICATION: FOR THE SALE OF VARIABLE LIFE INSURANCE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0445	INTEREST CHARGES ON MISSTATEMENT OF AGE OR SEX	Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0446	SOUND HEALTH	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0447	FREE LOOK PROVISION	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0448	WAITING PERIODS ON LIFE INSURANCE RIDERS	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0449	LIMITED INITIAL DEATH BENEFIT	Amended Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0450	REQUIREMENT FOR MODIFIED PREMIUM LIFE INSURANCE	Eff. September 26, 1978	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0461	USE OF SENIOR-SPECIFIC CERTIFICATIONS AND PROFESSIONAL DESIGNATIONS	Eff. February 1, 2010	Necessary without substantive public interest	No	N/A
	SECTION .0500 - ACCIDENT AND HEALTH: GENERAL NATURE	11 NCAC 12 .0503	WAITING PERIOD	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0506	MASS MARKETING APPLICATION	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0508	ACCIDENT AND HEALTH TRAVEL: NEWSPAPER SUBSCRIPTIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0509	ACCIDENT AND HEALTH INSURANCE: NATURAL DEATH BENEFIT	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0510	ACCIDENT AND HEALTH INSURANCE: TOTAL TEMPORARY DISABILITY	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0511	GROUP ACCIDENT AND HEALTH INSURANCE: EXCLUSIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0512	ACCIDENT AND HEALTH INSURANCE: EFFECTIVE DATE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0513	ACCIDENT AND HEALTH: RIDER OR ELIMINATION ENDORSEMENT	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0514	COORDINATION: GROUP A/H CONTRACT BENEFITS: GROUP COVERAGES	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0516	ACCIDENT AND HEALTH ADVERTISING: RESPONSIBILITY OF INSURER	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0517	ACCIDENT AND HEALTH ADVERTISING: DEFINITIONS	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0518	ADVERTISING: DISCLOSURE OF REQUIRED INFORMATION	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0519	ACCIDENT AND HEALTH ADVERTISING: FORM AND CONTENT	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0520	ACCIDENT AND HEALTH ADVERTISING: PROHIBITIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0521	ACCIDENT: HEALTH ADVERTISING: EXCEPTIONS AND LIMITATIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0522	ACCIDENT AND HEALTH ADVERTISING: PRE-EXISTING CONDITIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0523	ADVERTISING: RENEWABILITY AND TERMINATION	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0524	ACCIDENT AND HEALTH ADVERTISING: TESTIMONIALS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0525	ACCIDENT AND HEALTH ADVERTISING: USE OF STATISTICS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0526	ACCIDENT AND HEALTH ADVERTISING OF PLAN OR POLICIES	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0528	ACCIDENT AND HEALTH ADVERTISING: LICENSING AND STATUS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0529	ACCIDENT AND HEALTH ADVERTISING: IDENTITY OF INSURER	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0530	ACCIDENT AND HEALTH ADVERTISING: GROUP IMPLICATIONS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0531	ADVERTISING: INTRODUCTORY OR SPECIAL OFFERS	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0532	ACCIDENT: HEALTH ADVERTISING: STATEMENT ABOUT AN INSURER	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0533	ACCIDENT AND HEALTH ADVERTISING: ADVERTISING FILE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0534	ACCIDENT AND HEALTH ADVERTISING: CERTIFICATE OF COMPLIANCE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0535	ACCIDENT AND HEALTH ADVERTISING: ADVERTISING EXPENSE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0536	ACCIDENT AND HEALTH ADVERTISING: PRIOR REVIEW OR APPROVAL	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0538	ACCIDENT: HEALTH PROMOTIONAL MATERIAL: STICKERS REQUIRED	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0539	NOTICE FOR REVISION OF RATES FOR NON-PROFIT SERVICE CORP	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0540	BLANKET AND FRANCHISE POLICIES	Amended Eff. April 8, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0541	NOTICE OF CLAIM: CREDIT INSURANCE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0542	ACCIDENT AND HEALTH APPLICATION: GUARANTEED ISSUE	Readopted Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0543	POLICIES CONTAINING A PRE-EXISTING CONDITION EXCLUSION	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0544	POLICIES RENEWABLE AT THE OPTION OF THE COMPANY	Amended Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0546	DIAGNOSIS OF CANCER	Eff. September 26, 1978	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0548	INSURANCE FOR MEDICARE ELIGIBLE	Amended Eff. May 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0549	CONVERSION POLICIES: HOSPITAL ROOM RATES	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0550	ORTHODONTIC COVERAGE LIMITATIONS	Eff. April 1, 1982	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0551	CANCER INSURANCE REQUIREMENTS	Amended Eff. April 1, 1997	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0553	EXCESS INSURANCE: NON-DUPLICATION OF COVERAGE	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0555	LONG-TERM CARE POLICY REQUIREMENTS	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0556	HOME HEALTH CARE POLICY REQUIREMENT	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0557	POLICIES CONTAINING A TERMINATION OR CANCELLATION PROVISION	Amended Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0559	PRECERTIFICATION	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0561	DEDUCTIBLES AND COPAYMENTS BASED ON REAL COST	Eff. January 1, 1995	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0562	UNEARNED PREMIUM	Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0563	WEIGHTED AVERAGE: MENTAL ILLNESS BENEFITS COVERAGE	Eff. July 1, 2008	Necessary without substantive public interest	No	N/A

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	SECTION .0600 - REPLACEMENT REGULATIONS	11 NCAC 12 .0601	PURPOSE AND SCOPE	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0602	DEFINITION OF REPLACEMENT	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0603	OTHER DEFINITIONS	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0604	EXEMPTIONS	Amended Eff. February 1, 2008	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0605	DUTIES OF PRODUCERS	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0606	DUTIES OF THE EXISTING INSURER	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0607	DUTIES OF INSURERS THAT USE Producers (effective August 1, 2004)	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0608	DUTIES OF INSURERS WITH RESPECT TO DIRECT RESPONSE SOLICITATIONS	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0609	VIOLATIONS AND PENALTIES	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0610	SEVERABILITY	Eff. October 1, 1985	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0611	NOTICE REGARDING REPLACEMENT	Amended Eff. August 1, 2004	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0612	DUTIES OF REPLACING INSURERS THAT USE PRODUCERS	Eff. August 1, 2004	Necessary without substantive public interest	No	N/A
	SECTION .0700 - CREDIT INSURANCE AND CREDIT LIFE:ACCIDENT AND HEALTH INSURANCE	1 NCAC 12 .0701	LIMITATION ON AMNT OF CR LIFE/CR ACCIDENT/HEALTH INS WRITTEN	Eff. May 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0702	INSURER LIABILITY: PREMIUM ACCEPTED FROM INELIGIBLE DEBTOR	Eff. May 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0703	CALCULATION - UNEARNED PREMIUM REFUNDS: CREDIT LIFE & CREDIT ACCIDENT/HEALTH INSURANCE	Eff. May 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0704	MISSTATEMENT OF AGE: CREDIT LIFE AND HEALTH INSURANCE	Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0706	SUICIDE: CREDIT LIFE INSURANCE	Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0707	NOTICE OF CLAIM: CREDIT LIFE/CREDIT ACCIDENT/HEALTH INSURANCE	Eff. May 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0708	AMOUNT/CREDIT LIFE INSURANCE/TRANSACTIONS OF GREATER THAN 120 MONTHS DURATION	Eff. May 1, 1989	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .0709	UNIFORM DECREASING COVERAGE: CREDIT LIFE	Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0710	ACTUARIALLY EQUIVALENT: CREDIT LIFE	Amended Eff. April 8, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0711	MOTOR VEHICLE LEASES	Eff. April 1, 1989	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0712	TRUNCATED COVERAGE NOTICE	Eff. January 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0713	REVOLVING OR OPEN-END CREDIT INSURANCE	Eff. January 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .0714	REFUND OF UNEARNED PREMIUM FOR CREDIT INSURANCE	Eff. July 1, 2010	Necessary without substantive public interest	No	N/A
	SECTION .0800 - MEDICARE SUPPLEMENT INSURANCE	11 NCAC 12 .0843	NAIC MEDICARE SUPPLEMENT INSURANCE MINIMUM STANDARDS MODEL ACT	Eff. August 1, 2005	Necessary without substantive public interest	No	N/A
	SECTION .1000 - LONG-TERM CARE INSURANCE	11 NCAC 12 .1002	DEFINITIONS	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1003	POLICY DEFINITIONS; APPEALS	Amended Eff. April 1, 1999	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1004	POLICY PRACTICES AND PROVISIONS	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1005	CONTINUATION OR CONVERSION	Eff. September 1, 1990	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1006	REQUIRED DISCLOSURE PROVISIONS	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1007	PROHIBITION OF POST-CLAIMS UNDERWRITING	Eff. September 1, 1990	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1008	MINIMUM STANDARDS FOR HOME HEALTH CARE BENEFITS	Amended Eff. December 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1009	REQUIREMENT TO OFFER INFLATION PROTECTION	Amended Eff. December 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1010	REQUIREMENTS FOR REPLACEMENT	Amended Eff. December 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1011	DISCRETIONARY POWERS OF COMMISSIONER	Eff. September 1, 1990	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1012	RESERVE STANDARDS	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1013	LOSS RATIO	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1014	FILING REQUIREMENT	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1015	STANDARD FORMAT OUTLINE OF COVERAGE	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1016	PERMITTED COMPENSATION ARRANGEMENTS	Eff. February 1, 1991	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1017	REQUIREMENTS FOR ADVERTISING	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1018	STANDARDS FOR MARKETING	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1019	REPLACEMENT POLICIES	Eff. December 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1020	SHOPPER'S GUIDE	Eff. December 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1021	REPORTING	Eff. December 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1022	PROTECTION AGAINST UNINTENTIONAL LAPSE	Eff. December 1, 1993	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1023	INCONTESTABILITY PERIOD	Eff. December 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1024	PROHIBITED POLICY PRACTICE	Amended Eff. April 1, 1995	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1025	SUITABILITY	Amended Eff. November 1, 1999	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1026	NONFORFEITURE BENEFIT REQUIREMENTS	Amended Eff. August 1, 2002	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1027	REQUIRED DISCLOSURE OF RATING PRACTICES TO CONSUMERS	Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1028	PREMIUM RATE SCHEDULE INCREASES	Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1029	SCOPE AND APPLICATION	Eff. August 1, 2002	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1030	LONG-TERM CARE PARTNERSHIP STANDARDS	Eff. February 1, 2011	Necessary without substantive public interest	No	N/A
	SECTION .1100 - MORTGAGE INSURANCE CONSOLIDATIONS	11 NCAC 12 .1101	APPLICATION	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1102	DEFINITIONS	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1103	GENERAL REQUIREMENTS	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1104	SPECIFIC REQUIREMENTS FOR CERTAIN OFFERS	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1105	DISCLOSURE REQUIREMENTS	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1106	DISABILITY INSURANCE PLANS	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1107	DISCLOSURE OF CONSOLIDATION TO THE DEPARTMENT	Eff. February 1, 1992	Necessary without substantive public interest	No	N/A
	SECTION .1200 - ACCELERATED BENEFITS	11 NCAC 12 .1201	PURPOSE AND APPLICATION	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1202	DEFINITIONS	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1203	TYPE OF PRODUCT	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1204	ASSIGNEE/BENEFICIARY	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1205	CRITERIA FOR PAYMENT	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1206	DISCLOSURES	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1207	EFFECTIVE DATE OF THE ACCELERATED BENEFITS	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1208	WAIVER OF PREMIUMS	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1209	DISCRIMINATION	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1210	ACTUARIAL STANDARDS	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1211	ACTUARIAL DISCLOSURE AND RESERVES	Eff. March 1, 1992	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1212	LONG-TERM CARE BENEFITS ACCELERATION	Eff. April 1, 1999	Necessary without substantive public interest	No	N/A
	SECTION .1300 - SMALL EMPLOYER GROUP HEALTH COVERAGE	11 NCAC 12 .1301	DEFINITIONS	Eff. April 1, 1993	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1302	SCOPE	Eff. April 1, 1993	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1303	POLICY FORMS AND APPROVALS	Eff. April 1, 1993	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1304	COMPLIANCE	Amended Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1305	PROHIBITED ACTS	Eff. April 1, 1993	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1307	GUARANTEED ISSUE AND RENEWAL	Amended Eff. February 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1308	ELECTIONS BY CARRIERS	Eff. April 1, 1993	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1309	FAIR MARKETING STANDARDS	Eff. April 1, 1993	Necessary without substantive public interest	No	N/A

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	SECTION .1400 - HMO: POINT-OF-SERVICE	11 NCAC 12 .1401	APPLICABILITY AND SCOPE	Eff. January 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1402	DEFINITIONS	Eff. January 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1403	GENERAL REQUIREMENTS	Eff. January 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1404	DISCLOSURE REQUIREMENTS	Eff. January 1, 1994	Necessary without substantive public interest	No	N/A
	SECTION .1500 - UNIFORM CLAIM FORMS	11 NCAC 12 .1501	DEFINITIONS	Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1502	REQUIREMENTS FOR USE OF HCFA FORM 1450 (UB92)	Amended Eff. March 1, 1995	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1503	REQUIREMENTS FOR USE OF HCFA FORM 1500	Amended Eff. February 1, 1995	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1504	REQUIREMENTS FOR USE OF THE CURRENT ADA DENTAL CLAIM FORM	Amended Eff. February 1, 1995	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1505	MANAGED CARE FORMS	Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1506	ELECTRONIC FORMAT STANDARDS	Eff. October 1, 1994	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1507	ATTACHMENT FORM OR FORMAT	Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1508	MEDICARE SUPPLEMENT PAYORS	Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1509	PATIENT SUBMITTED CLAIM FORMS	Eff. October 1, 1994	Necessary without substantive public interest	No	N/A
	SECTION .1600 - RETAINED ASSET ACCOUNTS	11 NCAC 12 .1601	DEFINITIONS	Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1602	GENERAL REQUIREMENTS	Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1603	DISCLOSURE REQUIREMENTS	Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1604	ACCOUNTING	Eff. February 1, 1996	Necessary without substantive public interest	No	N/A
	SECTION .1700 - VIATICAL SETTLEMENTS	11 NCAC 12 .1710	DEFINITIONS	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1711	LICENSE REQUIREMENTS	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1712	VIATICAL SETTLEMENT BROKERS	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1713	STANDARDS FOR EVALUATION OF REASONABLE PAYMENTS	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A

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		11 NCAC 12 .1714	REPORTING REQUIREMENTS	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1715	GENERAL RULES	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1716	CONTRACTS AND PAYMENT OF PROCEEDS	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1718	DISCLOSURE	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1719	PROHIBITED PRACTICES	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1720	INSURANCE COMPANY PRACTICES	Eff. April 1, 2003	Necessary without substantive public interest	No	N/A
	SECTION .1800 - PPO BENEFIT PLAN PRODUCT LIMITATIONS	11 NCAC 12 .1801	APPLICABILITY	Eff. August 1, 1998	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1802	DEFINITIONS	Eff. August 1, 1998	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1803	GENERAL REQUIREMENTS	Eff. August 1, 1998	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1804	DISCLOSURE REQUIREMENTS	Eff. August 1, 1998	Necessary without substantive public interest	No	N/A

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	SECTION .1900 – DOMESTIC VIOLENCE – PROHIBITED ACTS	11 NCAC 12 .1901	DEFINITIONS	Eff. April 1, 2010	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1902	UNFAIR OR DECEPTIVE ACTS OR PRACTICES	Eff. April 1, 2010	Necessary without substantive public interest	No	N/A
		11 NCAC 12 .1903	JUSTIFICATION OF ADVERSE INSURANCE DECISIONS	Eff. April 1, 2010	Necessary without substantive public interest	No	